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METHOD AND SYSTEM FOR MANAGING TOKEN IMAGE REPLACEMENT

ABSTRACT OF THE DISCLOSURE

[0028] A system for managing token image replacement is provided. The system includes a remote server, a personal computer (PC) connected to the remote server, a smartcard that
10 can be read by the PC, and a card image server. Using application logic and rules, the remote server is able to read the card image on the smartcard and determine if the card image on the smartcard needs to be updated. If an indicator on the smartcard is set to “update”, the remote server then retrieves a backup card image that corresponds to the card from the card image server. The remote server forwards the backup card image to the PC which, in turn, writes
15 the backup card image including transaction information to the smartcard. Once the backup card image is written onto the smartcard, the indicator in the smartcard is then reset to ensure that subsequent interactions with the system would not initiate an update.

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